

<b>Notice of References Cited</b>	Application/Control No. 09/991,894		Applicant(s)/Patent Under Reexamination LASCELLES ET AL.	
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#### U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
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*	B	US-5,175,416	12-1992	Mansvelt et al.	235/379
*	C	US-6,014,645	01-2000	Cunningham, Gordon Cotter	705/38
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	K	US-			
	L	US-			
	M	US-			

#### FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
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#### NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Albert B. Crenshaw; "It Can Be Easy To Cut Credit Cards' Costs; Many Low-Rate Issuers Help Pay Old Balance"; Highbeam Research; December 15, 1991; Pages 1-2.
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	W	Anonymous; "On-line system approves loans while customer waits"; Communication News; Nokomis; September 1994, Vol. 31, Issue.9; Pages1-2.
	X	Alsop, Stewart; "The first powerhouse bank of the virtual world"; Fortune, v138 n5; September 7, 1998; Page 1.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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	U	Business Editors: "NextCard: The New Competition in Online Credit Cards: NextCard Visa versus the Yahoo/First USA Visa"; February 23, 1998; Pages 1-3.
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